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Submission: The OPAL card increase to \$3.60 will seriously affect the most disadvantaged in our community most of whom rely on use of public transport. Given the ever increasing cost of living any increase would seriously adversely affect the Government's commitment to inclusiveness and access for our most disadvantaged. Many pensioners in our area are now not using heaters during the cooler months to save on electricity which is impacting on their health and to further disadvantage them by this increase could result in not visiting doctors and other support agencies if they need to use public transport. Given the changes to Aged Care and the user pay policy which will increase costs to our frail aged - the Government needs to look at the overall impact on pensioners not introduce one off increases in isolation of a total impact study. Surely the savings to Government is not worth the health and well being of our pensioners who are already at risk.